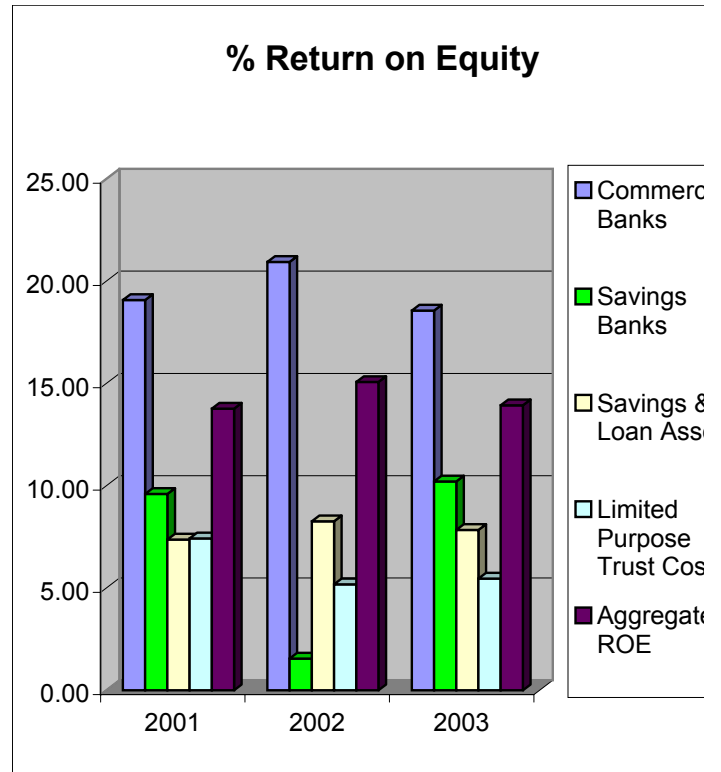


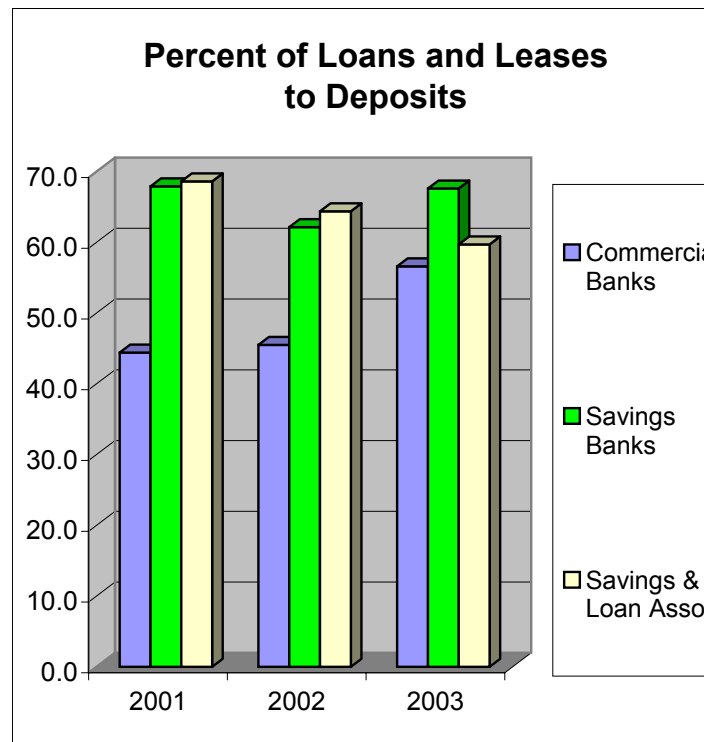
Return on Equity of New Jersey Chartered Banks

Year / Institution Type	ROE
	<i>Percent</i>
2003	
Commercial Banks	18.56
Savings Banks	10.21
Savings & Loan Assoc.	7.84
Limited Purpose Trust Cos.	5.46
Aggregate ROE	13.93
2002	
Commercial Banks	20.94
Savings Banks	1.55
Savings & Loan Assoc.	8.26
Limited Purpose Trust Cos.	5.18
Aggregate ROE	15.07
2001	
Commercial Banks	19.08
Savings Banks	9.60
Savings & Loan Assoc.	7.37
Limited Purpose Trust Cos.	7.42
Aggregate ROE	13.77

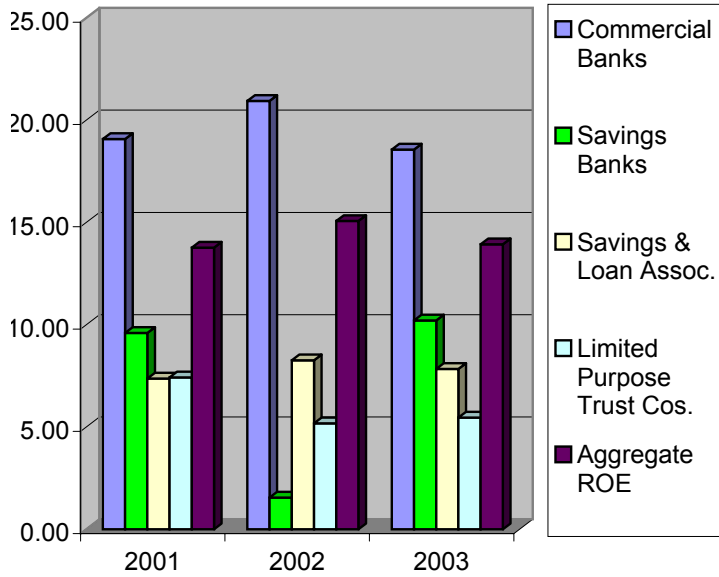


Total Loans and Leases to Deposits

Year / Institution Type	Loans/ Deposits
	<i>Percent</i>
2003	
Commercial Banks	56.6
Savings Banks	67.6
Savings & Loan Assoc.	59.7
2002	
Commercial Banks	45.5
Savings Banks	62.1
Savings & Loan Assoc.	64.4
2001	
Commercial Banks	44.4
Savings Banks	67.9
Savings & Loan Assoc.	68.6



% Return on Equity



Percent of Loans and Leases to Deposits

